

In re:
Michael DeVito
Taralynn Theresa O'Brien
Debtors

Case No. 19-17124-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 28, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael DeVito, Taralynn Theresa O'Brien, 210 Hazel Avenue, Folsom, PA 19033-2316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

REGINA COHEN

on behalf of Creditor Ally Bank also d/b/a Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM D. SCHROEDER, JR

on behalf of Joint Debtor Taralynn Theresa O'Brien schroeder@jrlaw.org Healey@jrlaw.org

WILLIAM D. SCHROEDER, JR

on behalf of Debtor Michael DeVito schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 12

Michael D. DeVito
Taralynn Theresa O'Brien aka Taralynn T.
O'Brien

Debtor(s)

FREEDOM MORTGAGE CORPORATION

Movant

vs.

Michael D. DeVito
Taralynn Theresa O'Brien aka Taralynn T.
O'Brien

Debtor(s)

Kenneth E. West Esq.

Trustee

CHAPTER 13

NO. 19-17124 AMC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,551.55** located at 210 Hazel Avenue, Folsom, PA 19033 a breakdown as follows:

Post-Petition Payments:	November 1, 2022 in the amount of \$1,551.55/month
Total Post-Petition Arrears	\$1,551.55

3. The Debtor shall cure said arrearages in the following manner:

a. Debtor shall make a full tender payment of **\$1,551.55** on or before November 30, 2022.

b. Debtor(s) shall maintain monthly mortgage payments to Movant beginning with the next payment of \$1,549.95 on or about December 1, 2022 and thereafter;

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a

Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 14, 2022

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire
Attorney for Movant

Date: 11-22-22



William D. Schroeder Jr., Esquire
Attorney for Debtor(s)

Date: 11/28/2022

/s/ Jack Miller, Esquire for *

Kenneth E. West, Esquire
Chapter 13 Trustee

**no objection to its terms, without
prejudice to any of our rights and
remedies*

Approved by the Court this _____ day of _____, 2022. However, the court retains discretion regarding entry of any further order.

Date: November 28, 2022



Bankruptcy Judge
Ashely M. Chan